Case 09-09935 Doc 1 Filed 03/23/09 Entered 03/23/09 22:09:50 Desc Main B1 (Official Form 1) (01/08) Document Page 1 of 5

United States Bankruptcy Court Northern District of Illinois, Eastern Division Voluntary						y Petition					
Name of Debtor (if individual, enter Last, First, Middle):					Name of Joint Debtor (Spouse) (Last, First, Middle):						
Regulus, Robin Floretta  All Other Names Used by the Debtor in the last 8 years (include married, maiden, and trade names):					All Other Names Used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):						
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 3539					Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all):						
Street Address of Debtor (No. and Street, City, and State):					Street Address of Joint Debtor (No. and Street, City, and State):						
1 S. 272 Danby Street											
Villa Park, Illinois Zip											
County of Residence or of the Principal Place of Business: Du Page					County of Residence or of the Principal Place of Business:						
Mailing Address of Debtor (if different from street address):					Mailing Address of Joint Debtor (if different from street address):						
Location o	of Principal Assets of Bu	usiness Debtor (if di	fferent from stree	et address abov	re):						
			Τ	N-4£	D		1				
	Type of Debtor (Form of Organization) Nature of Busines (Check one box.)						Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)				
(Check one box.)  Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  Partnership  Other (If debtor is not one of the above entities, check this box and state type of entity below.)		Single A 11 U.S.0 Railroad Stockbro Commod	Single Asset Real Estate as defin 11 U.S.C § 101 (51B) Railroad Stockbroker Commodity Broker Clearing Bank				Chapter 9 Chapter 11 Chapter 12 Chapter 13 Chapter 13 Chapter 13 Chapter 13 Chapter 15 Chapter 15 Chapter 15 Chapter 15 Chapter 15 Chapter 15 Recognition of a Foreig Nonmain Proceeding				
			Other				Nature of Debts (Check one box.)				
			Tax-Exempt Entity (Check box, if applicab  Debtor is a tax-exempt organizat under Title 26 of the United Sta Code (the Internal Revenue Coc			on es		l <b>_</b> _ ^			
	Filing Fe	e (Check one box.	)			Check one h	ov.	Chapter 1	11 Debtors		
Full Filing Fee attached  Filing Fee to be paid in installments (Applicable to individuals only)  Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  Check one box:  Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D)  Check if:  Debtor's aggregate noncontingent liquidated debts (excluding debts owned to					01(51D)						
Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.				ach	insiders or affiliates) are less than \$2,190,000.  Check all applicable boxes:  A plan is being filed with this petition.  Acceptances of the plan were solicited prepetition from one or more classes						
						THIS SPACE IS FOR COURT USE ONLY					
Estimate  I- 49	d Number of Creditors  50- 99	100-	200-	1,000- 5,000	5,001- 10,000	10,000 25,000		25,001- 50,000	50,001- 100,000	Over 100,000	
Estimate  \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000 to \$50 million	0,001 \$50,00 to \$10 millio	0	\$100,000,001 to \$500 million	\$500,000,0 to \$1 billio		
Estimate  \$\infty\$ \$0 to \$50,000	d Liabilities  \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000 to \$50 million	to \$10	0	\$100,000,001 to \$500 million	\$500,000,0 to \$1 billio		

Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Robin Floretta Regulus					
All Prior Bankruptcy Case Filed Within Last 8 Years (If more than two, attach additional sheet.)						
Location Where Filed:	Case Number:	Date Filed:				
Location Where Filed:	Case Number:	Date Filed:				
Pending Bankruptcy Case Filed by any Spouse, Partner of	Affiliate of this Debtor (If more than	one, attach additional sheet.)				
Name of Debtor:	Case Number:	Date Filed:				
District:	Relationship:	Judge:				
Exhibit A	Exhibit B					
(To be completed if debtor is required to file periodic reports (e.g., forms	(To be completed if debtor is an individual					
10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)	whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b).					
Exhibit A is attached and made a part of this petition.	X /S/ Joseph C. Michelotti	3/19/09				
	Signature of Attorney	Date				
Exhibit C  Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?  Yes, and Exhibit C is attached and made a part of this petition.  No  Exhibit D						
<ul> <li>(To be completed by every individual debtor. If a joint petition is filed, each spouse mus</li> <li>☑ Exhibit D completed and signed by the debtor is attached and made a part of this pe</li> <li>If this is a joint petition:</li> <li>☐ Exhibit D also completed and signed by the joint debtor is attached and made a part</li> </ul>	etition.	0.)				
Information Reg	arding the Debtor - Venue					
(Check a	ny applicable box.)					
Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.						
☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.						
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.						
Certification by a Debtor Who Resides as a Tenant of Residential Property						
(Check all applicable boxes.)  Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)						
(Name of landlord that obtained judgment)						
(Address of landlord)						
Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgement for possession was entered, and						
Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.						
Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).						

Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Robin Floretta Regulus			
Sign	atures			
Signature(s) of Debtor(s) (Individual/Joint)  I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by § 342(b) of the Bankruptcy Code.  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Signature of a Foreign Representative  I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are attached.  Pursuant to § 1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.			
X /S/ Robin Regulus Signature of Debtor  X Signature of Joint Debtor  Telephone Number (If not represented by attorney) 3/19/09	X (Signature of Foreign Representative)  (Printed Name of Foreign Representative)  Date			
Signature of Attorney*  X	Signature of Non-Attorney Bankruptcy Petition Preparer  I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notice and information required under 11 U.S.C. 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.			
Oak Brook, IL 60523  630-928-0100  Telephone Number 3/19/09  Date  * In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Printed Name and title, if any, of Bankruptcy Petition Preparer  Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)  Address			
Signature of Debtor (Corporation/Partnership)  I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.  The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.			
Signature of Authorized Individual  Printed Name of Authorized Individual	Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition: preparer is not an individual.  If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.			
Title of Authorized Individual  Date	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisionment or both 11 U.S.C. § 110; 18 U.S.C. § 156.			

## UNITED STATES BANKRUPTCY COURT

Northern District of Illinois, Eastern Division

In Re:	Robin Floretta Regulus	Case No.					
	Debtor	(if known)					
	EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT						
	credit counseling listed below. If you canr case, and the court can dismiss any case y filing fee you paid, and your creditors wil you. If your case is dismissed and you file	k truthfully one of the five statements regarding not do so, you are not eligible to file a bankruptcy ou do file. If that happens, you will lose whatever to be able to resume collection activities against another bankruptcy case later, you may be u may have to take extra steps to stop creditors'					
		Exhibit D. If a joint petition is filed, each spouse . Check one of the five statements below and attach					
	from a credit counseling agency approved by administrator that outlined the opportunities performing a related budget analysis, and I li	of my bankruptcy case, I received a briefing y the United States trustee or bankruptcy for available credit counseling and assisted me in have a certificate from the agency describing the e certificate and a copy of any debt repayment plan					

2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy

no later than 15 days after your bankruptcy case is filed.

administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.][Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
☐ Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor _/S/ Robin Regulus
Date: <u>3/19/09</u>